GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3059
ANSWERED ON:15.03.2013
STANDARDISATION OF HEALTH INSURANCE
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Will the Minister of FINANCE be pleased to state:

(a) whether the Government has taken note of regular complaints from the policyholders due to various interpretations in the health insurance sector including disputes between hospitals and insurance companies over providing/extending cashless facility to the policyholders;

(b) if so, the details thereof including the number of such complaints received during each of the last three years and the current year, company-wise;

(c) whether the Insurance Regulatory Development Authority (IRDA) proposes to issue guidelines on standardisation of health insurance in the country with a view to bring uniformity in health coverage practices and changes across the policies;

(d) if so, the salient features of the proposed guidelines; and

(e) the benefits likely to accrue to the policyholders as a result thereof and the other steps taken/proposed to be taken by the Government/IRDA in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) The Insurance Regulatory and Development Authority (IRDA) has the Integrated Grievance Management System (IGMS) which creates a repository of industry-wide complaints from policyholders.

(b) The details of complaints relating to health insurance sector are attached herewith at Annexure A.

(c, d & e) The Insurance Regulatory and Development Authority has issued the guidelines on standardization of health insurance vide circular ref: IRDA/HLT/CIR/036/02/2013 DATED 20/02/2013. These guidelines include inter-alia standard nomenclature for critical illnesses, standard pre-authorisation and claim form for claims, standard list of excluded expenses in hospital, indemnity policies etc. and it will help in reducing the ambiguity in the health products and will be beneficial to all the stake holders i.e. insurers, TPAs, policyholders etc.